

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

FEDERATED MUTUAL INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Corrine Couturier alleged a September 13, 2004 work-related injury while employed at Waterways Inc.
2. That Corrine Couturier gave notice of incapacity from work for her alleged injury on September 13, 2004.
3. That Corrine Couturier was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the subsequent payment to Corrine Couturier, dated December 6, 2004, was made sixty (60) days after the previous indemnity payment, dated October 7, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,150.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Corrine Couturier's right to seek any benefits and/or additional penalties that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Federated Mutual Insurance Company shall pay a penalty of \$1,150.00 payable to Corrine Couturier. This penalty check shall state that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 10-10-06

Melissa Sviggum
Melissa Sviggum
Claims Manager
Federated Mutual Insurance Company

Dated: October 16, 2006

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: October 17, 2006

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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v.

FEDERATED MUTUAL INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

Employee	Date of Injury	Forms Not Filed
Corrine Couturier	September 13, 2004	WCB-11, Statement of Compensation Paid (2)

2. That the forms listed above were not filed.
3. That the failure to file the foregoing forms represents two (2) separate violations of 39-A M.R.S.A. §360(1)(A).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), Federated Mutual Insurance Company shall pay a civil forfeiture of \$100.00 for each of the foregoing two (2) violations for a total penalty of \$200.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: 10-10-06

Melissa Sviggum
Melissa Sviggum
Claims Manager
Federated Mutual Insurance Company

Dated: October 16, 2006

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: October 17, 2006

Jan M. McNitt
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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

Employee	Date of Injury	Forms Filed Late
Lee Baniszeski	April 26, 2005	WCB-1, Employer's First Report of Occupational Injury or Disease
Corrine Couturier	September 13, 2004	WCB-1, Employer's First Report of Occupational Injury or Disease*

2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms timely represents two (2) violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), Federated Mutual Insurance Company shall pay a civil forfeiture of \$100.00 for the foregoing two (2) violations, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: 10-10-06

Melissa Sviggum
Melissa Sviggum
Claims Manager
Federated Mutual Insurance Company

Dated: October 16, 2006

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: October 17, 2006

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

*The \$100.00 penalty on this violation was paid prior to audit.